Last Updated: September 29, 2021

Central Application Guide

How To Apply for Emergency Housing Payment Assistance via the Central Application





About The Central App

The Central App is a single online location where Massachusetts residents (landlords, tenants, homeowners, and advocates) can apply for rental or mortgage assistance benefits regardless of where they live in the state. Assistance may be available for mortgage assistance, rental arrearages, prospective rent payments (stipends), utility arears and moving-related expenses.

About This Guide

This document walks through applying for financial housing assistance through the Central App. Follow this guide for step-by step instructions and best practices for applying for financial housing assistance. You may be eligible for one or more assistance programs this may include:

Residential Assistance for Families in Transition (RAFT) Emergency Rental and Mortgage Assistance Program (ERMA) Emergency Rental Assistance Program (ERAP)

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Before You Get Started

Before You Get Started

The application is approximately 10-12 sections which should take about 20-30 minutes to complete. The exact number of sections and questions will depend upon specific answers within the application.

APPLICATION BEST PRACTICES



Use A Computer or Smart Phone If Possible

You can complete the application on a desktop computer, laptop, or mobile device. If you do not have access to a computer or internet, you can use a computer at your local library. Your local libraries can be found here. Paper applications are available for those who need them; contact your local. Regional Administering Agency (RAA). After you submit the application, you will receive a unique Application ID.



Prepare Required Documents

Please make sure you have these documents ready to be scanned or to take a picture of them to upload with the application.

Required Documents include:

- ID for the head of household
- 2. Proof of housing crisis (for example an eviction notice or letter saying you're behind on rent)
- 3. Proof of housing (for example a lease or tenancy at will agreement)

The application will also ask for information about your household and contact information for your landlord (email preferred and/or phone).

Other documents may be uploaded during or after submission via the Central Application Portal. The full list of required documents can be found here. Including all required documents will help your application be processed quickly. Later, an RAA might ask for your additional documents too.



Remember Application ID

After the application is submitted, a unique Application ID, will be given to you. It is important to remember this ID; you will need it to submit any missing required documentation on the portal or to check application status.

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How To Apply

When you apply, you will have to document your income, housing, and other household information. It is important to submit an application with all the required documents. If your application does not have all required documents, or accurate contact information, it will take additional time to process, and your payment will be delayed.



Follow the link to the Central Application and select your preferred language



The link to the application can be found on DHCD's website. https://www.mass.gov/applying-for-rental-assistance-in-massachusetts-to-avoid-eviction



Carefully read through the instructions



Be prepared to answer questions about current housing and what assistance is needed, names, dates of birth, and additional details for everyone in the household including income, and landlord's information.



Answer the application questions



A red asterisk (*) indicates a required question. Some questions have multiple parts. Please answer all questions completely.

Note: Applicants do not have to demonstrate immigration status or have a social security number.



Upload Documentation



Documentation is required with application submission (ID; tenant consent form and W9 and proof of ownership if it is a landlord applying). Any required documentation not submitted with application can be uploaded via the applicant portal.



Notifications and Payment



After the application is submitted, an email will be sent including the application ID and name of the local agency ("RAA") processing the application. If more information is needed, the local agency will get in contact via email or phone using the contact information provided. If approved, an approval letter will be sent, and payment will be made.

Getting Help

Completing the Application

The Emergency Housing Payment Assistance application is **free**. No fee is required to apply, and free help is available to complete applications. Beware of scams by people charging an "application fee" to help submit an application. If you need help completing the application, <u>contact your local</u> Regional Administering Agency (RAA) **for free assistance**.

Community organizations, friends, and neighbors can also complete the application on your behalf.

Accessibility

The application is web and mobile friendly. The application is available in multiple languages. Language assistance is also available for those who may need it.

If you need additional language assistance or help completing an application or a paper application, <u>contact your local RAA</u> **for free assistance**.

Legal Help

Through the <u>COVID Eviction Legal Help Project (CELHP)</u> applicants can get referrals, legal information, and legal representation for COVID-related evictions statewide in Housing Court.

Mediation

Massachusetts <u>Community Mediation Centers</u> offer **free** mediation services to help landlords and tenants work through problems.

Mediation is a confidential process where a trained, neutral third party (the mediator) helps people talk through issues, understand what is important to each other, and find solutions that work for everyone.

As of July 2021, 80% of COVID-19 housing cases mediated by the Community Mediation Centers have resulted in the landlord and tenant reaching a full agreement.

Step by Step Application Instructions

The Application

The application is approximately 10-12 sections which should take around 20-30 minutes to complete. The exact number of sections and questions will depend upon specific answers within the application.



While there is no save and resume functionality, the application will not time out as long as the browser remains open, and the internet connection is stable.

The application will require some documents to be uploaded prior to submission (indicated with a red asterisk). Additional documentation may be uploaded in the portal after submission if not already submitted with application.

Application Sections

The following are sections the applicant may be asked to complete. The exact sections depend upon the applicant's responses.

- ✓ Instructions
- ✓ Living Situation
- ✓ COVID-19
- ✓ Housing Crisis
- ✓ Additional Questions
- ✓ Applicant Information

- ✓ Household Income
- ✓ Household Deductions
- ✓ Request for Assistance
- ✓ Owner Information
- ✓ Your Required Documents
- ✓ Application Certification and Contract

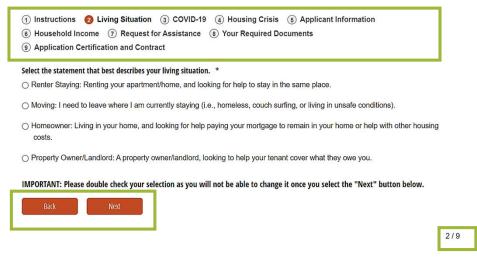
The application will ask you:

- About your current housing, and what challenges you may be facing
- Information about who is in your household
- How much money everyone in your household makes
- · What kind of assistance you need
- For contact information for your landlord

Navigation

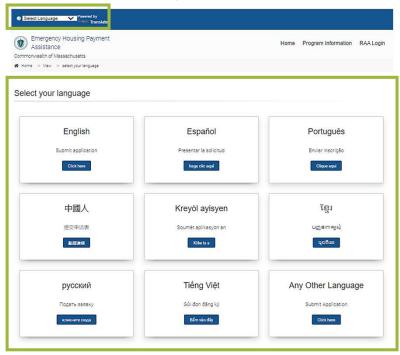
Use the "Back" and "Next" buttons to navigate through the application page by page. The bottom right corner will indicate the current page number in relation to the total number of pages.

To navigate through the application without moving one page at a time, select the section name or number at the top of the screen. *Note: this method only allows navigation between sections which have already been completed*



Language Selection

Applicants can select their preferred language to complete the application using the tiles under **Select your language** or by selecting from the **Select Language** dropdown from Google Translate at the top of the screen



Application Instructions

The instructions outline an overview of the application and requirements for applicants, it is always best to have everything ready before starting to help make filling in the application easier and faster.

1	Instructions	② Li	ving Situation	3 COVID-19	4 Housing Crisis	6 Applicant Information
6	Household In	come	7 Request fo	or Assistance	8 Your Required Do	cuments
-						

(9) Application Certification and Contract

INSTRUCTIONS FOR COMPLETING THE APPLICATION

The Emergency Housing Payment Assistance application is free. No fee is required to apply, and free help is available to complete applications. Beware of scams by people charging an "application fee" to help submit an application. If you need help completing the application, contact your local RAA for free assistance.

This application for rental assistance will take 20-30 minutes. Please complete it in one sitting; you will not be able to save and return to it.

Be honest - if you give inaccurate or incomplete information, your application may be delayed or denied.

The application will ask you:

- . About your current housing, and what challenges you may be facing
- For the names, dates of birth, and social security numbers of everyone in your household. You don't have to include a social security number if you don't have one.
- · How much money everyone in your household makes.
- · What kind of assistance you need
- For your landlord's contact information
- · For signatures from all adults in your household

You will also have to submit the following documentation. Your application will be processed faster if you include all of these documents.

- ID for the head of household
- · Proof of housing crisis (for example an eviction notice or letter saying you're behind on rent)
- · Proof of housing (for example a lease)
- Proof of income (for example paystubs)

Click here to learn more about required documentation.

After you submit the application, a case manager from a Regional Administering Agency (RAA) will contact you. Please respond quickly when they do.



For more details on required documentation for the Application, you can <u>click to learn more</u>. Clicking this link will open a new tab that will take you outside of the Application portal.

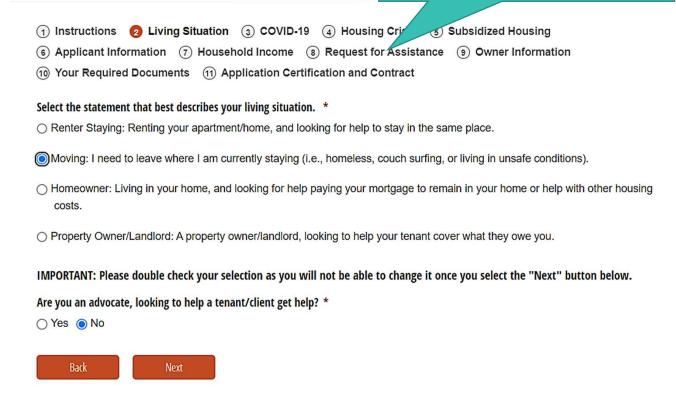
Living Situation

Here, applicants will select the best option that applies to their living situation

The living situation choices include the following:

- Renter Staying
- Moving
- Homeowner
- · Property Owner/Landlord

The exact number of sections will vary depending upon the responses to questions within the application.



If you are a property owner/landlord applying, you must provide a signed tenant consent form with the application. This form can be downloaded for completion prior to upload.



Expanded details included on following page

Advocate Information

Advocates, including but not limited to community organizations, legal services, and relatives can complete the application on someone else's behalf. Advocates will receive the confirmation email that the applicant and/or property owner/landlord will receive with the application ID and name of the RAA that is processing the application

Are yo	u an advocate, looking to help a tenant/client get help?	*			
Ye	5 ○ No				
Adv	ocate				
	ate Name *				
First	Security of the security of th	MI	Last		
Relati	onship to Applicant *				
Langu	age Preference of Person You're Applying for *				
					~
Advoc	ate Phone Number *				
Advoc	ate Email *				
Agenc	y/Organization Name				
	, <u> </u>				
Advoc	ate Consent Confirmation *				
□ Ple	ease check this box to confirm you have consent to su	ıbmit this applicati	on on behalf of th	ne applicant.	
□ Ple	ease check this box to confirm you have consent to co	mmunicate regar	ding this applicati	on on behalf of the	e client.
	Back Next				
	Selecting the second checkbo	ov will allo	w the		
	advocate to become the prima				
	RAA on any items regarding t				
	(e.g. request for additional do				

COVID-19 Impact

Indicate whether there is a COVID-19 impact.

COVID-19 impact can be indirect. Please select Yes if your situation was caused or made worse by COVID-19 either directly caused by COVID-19 OR has become worse since March 2020. This could include losing a job during the pandemic, having hours reduced, losing access to childcare or dependent care, seeing increased expenses, or something else. You must describe how you were affected your situation, but documentation is not required. Some programs do not require a COVID-19 related impact.



REMINDER, IF YOUR HOUSING, EXPENSES, OR INCOME WERE AFFECTED BY COVID, EVEN INDIRECTLY, YOU SHOULD SELECT YES.

1 Instructions 2 Living Situation 3 COVID-19 4 Housing Crisis 5 Subsidized Housing 6 Applicant Information 7 Household Income 8 Request for Assistance 9 Owner Information 10 Your Required Documents 11 Application Certification and Contract
COVID-19
COVID-19 impact can be indirect. Please select Yes if your situation was directly caused by COVID-19 OR has become worse since March 2020. This could include losing a job, having hours reduced, losing access to childcare or dependent care, seeing increased expenses, or something else. You must describe your situation, but documentation is not required. Some programs do not require a COVID-19 related impact.*
Please explain how COVID-19 caused a financial hardship. *
Back Next

Housing Crisis

Applicants must provide details of the housing crisis.

Applicants may select more than one statement which applies to their situation.

1 Instructions 2 Living Situation 3 COVID-19 4 Housing Crisis 5 Subsidized Housing			
(6) Applicant Information (7) Household Income (8) Request for Assistance (9) Owner Information			
Your Required Documents			
Moving			
Please use the section below to highlight any and all housing or utility needs that describe your current situation.			
What is the reason for your move?			
Rental/Mortgage Assistance (check all that apply) *			
☐ I am behind on rent/ mortgage			
☐ I have received a Notice to Quit that says my lease will be terminated if I do not pay all rent owed.			
I have received a route to Quit that says my lease will be terminated in 1 do not pay all refit owed.			
☐ I have been to court or have a court date scheduled about being evicted			
A judge has said I have to leave my home			
A sheriff or constable has delivered court papers about being evicted			
Someone I live with is currently hurting, threatening to hurt, or making me or my family feel unsafe			
☐ I can't afford future rent/ mortgage			
☐ I'm couch-surfing or doubled up, and can't stay anymore			
☐ I'm currently homeless (e.g., sleeping in shelter, a car, or outside.)			
☐ I lost my housing due to a fire, flood, or natural disaster			
Other			
Utility Assistance (check all that apply)			
Manager of the control of the contro			
☐ I am behind on utilities ☐ I have received a shut-off notice			
☐ My service has been shutoff ☐ I am unable to turn on utilities in my new unit			
Other			
Back Next			

Subsidized Housing

For applicants who are renters or moving, the application will ask if they are currently living in subsidized housing.

This includes Public Housing, MRVP/Section 8, and other housing where the rent you owe goes up or down based on how much money you make.

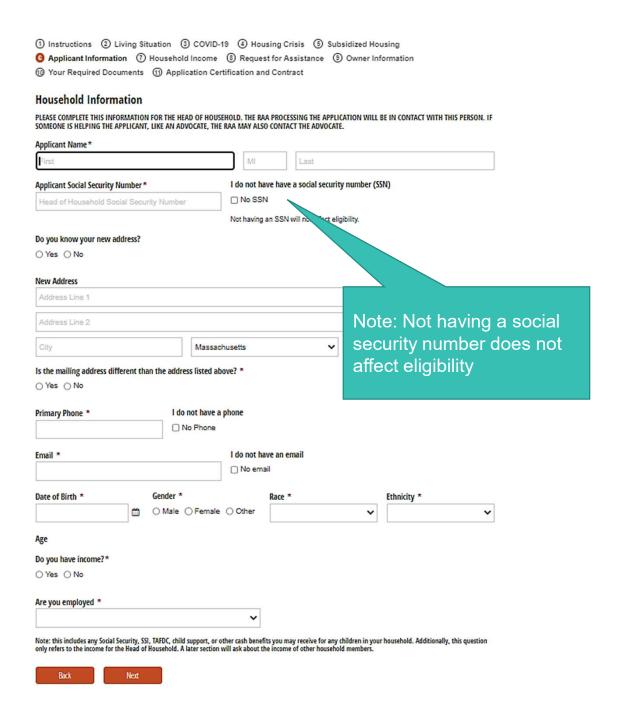
Please note: Tenants with income-based rental subsidies are not eligible for future rent help ("stipends").

1 Instructions 2 Living Situation 3 COVID-19 4 Housing Crisis 5 Subsidized Housing 6 Applicant Information 7 Household Income 8 Request for Assistance 9 Owner Information 10 Your Required Documents 11 Application Certification and Contract
Subsidized Housing
Do you currently live in housing where your rent goes up or down when your income goes up or down (i.e., you have a voucher, like Section 8, or live in public housing)? *
○ Yes ○ No
Back Next

Applicant Information

Here, applicants are asked to provide information such as their name, address, and demographic details

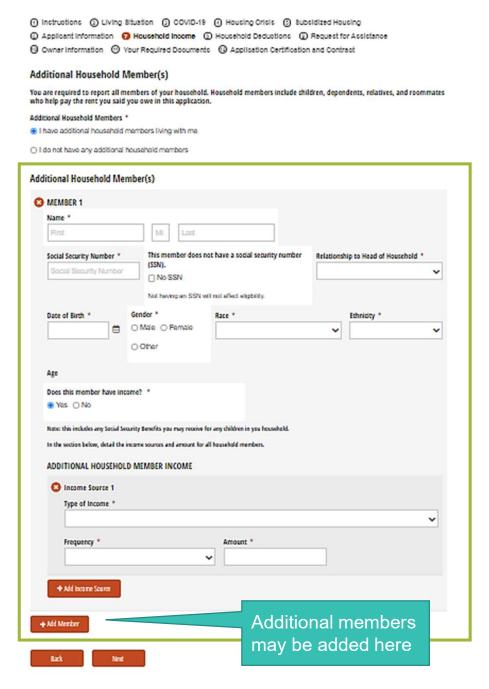
Contact information is required, either a phone number or email



Household Income (Additional Members)

The application requires that applicants include information for all those who live in the house including children, dependents, relatives, and any roommates who help pay the rent.

For applicants with additional household members, after selecting "I have additional Household Members," the section outlined in green will expand to provide further details.



Household Deductions

Use this section to enter any household deductions which may be subtracted from income calculations as part of the application review.

(1) Instructions (2) Living Situation (3) COVID-19 (4) Housing Crisis (5) Subsidized Housing
(6) Applicant Information (7) Household Income (8) Household Deductions (9) Request for Assistance
① Owner Information ① Your Required Documents ② Application Certification and Contract
Household Deductions
nousehold Deductions
Income Deductions
SOME EXPENSES YOU MIGHT HAVE CAN BE SUBTRACTED FROM YOUR INCOME TO MAKE YOU ELIGIBLE.
Child support
Childcare or care for a sick/incapacitated household member
Tuition and fees for vocationally-related education (cannot be full-time)
Do you or a member of your household currently pay for any of the expenses listed above? *
○ Yes ○ No
Back Next
Dack Next

Request for Assistance

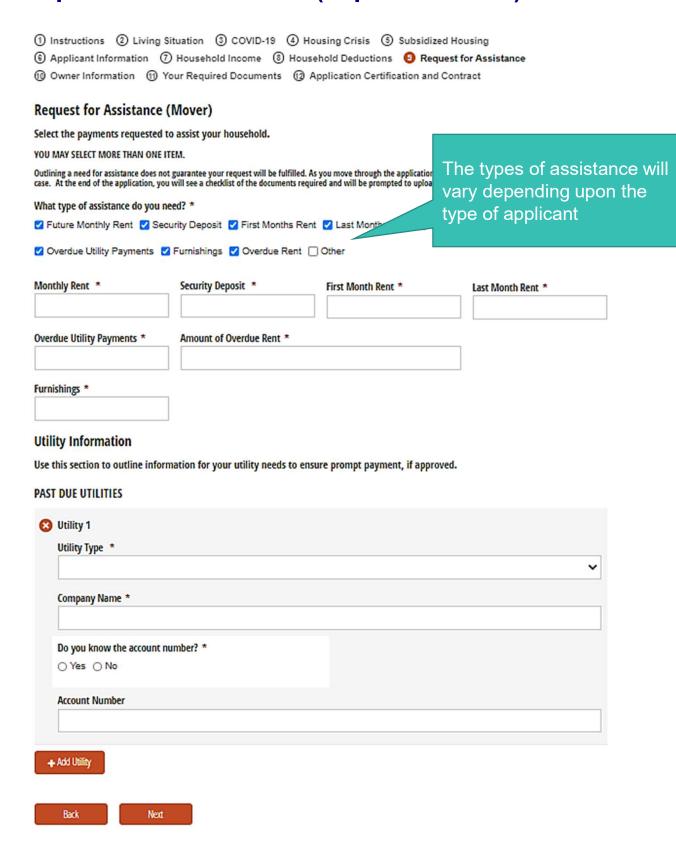
Here applicants will include the details of the amounts and types of financial assistance needed; applicants should **select all that apply**.

Depending upon the selections made, the section will expand to obtain more detail

The following page will show what an expanded section may look like.

1 Instructions 2 Living Situation 3 COVID-19 4 Housing Crisis 6 Subsidized Housing					
6 Applicant Information 7 Household Income 8 Household Deductions 9 Request for Assistance					
(1) Owner Information (1) Your Required Documents (1) Application Certification and Contract					
Request for Assistance (Mover)					
Select the payments requested to assist your household.					
YOU MAY SELECT MORE THAN ONE ITEM.					
Outlining a need for assistance does not guarantee your request will be fulfilled. As you move through the application, you will be asked for documents to support your case. At the end of the application, you will see a checklist of the documents required and will be prompted to upload.					
What type of assistance do you need? *					
☐ Future Monthly Rent ☐ Security Deposit ☐ First Months Rent ☐ Last Months Rent ☐ Future Utility Payments					
☐ Overdue Utility Payments ☐ Furnishings ☐ Overdue Rent ☐ Other					
Back Next					
Expanded details included on following page					
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Request for Assistance (expanded view)



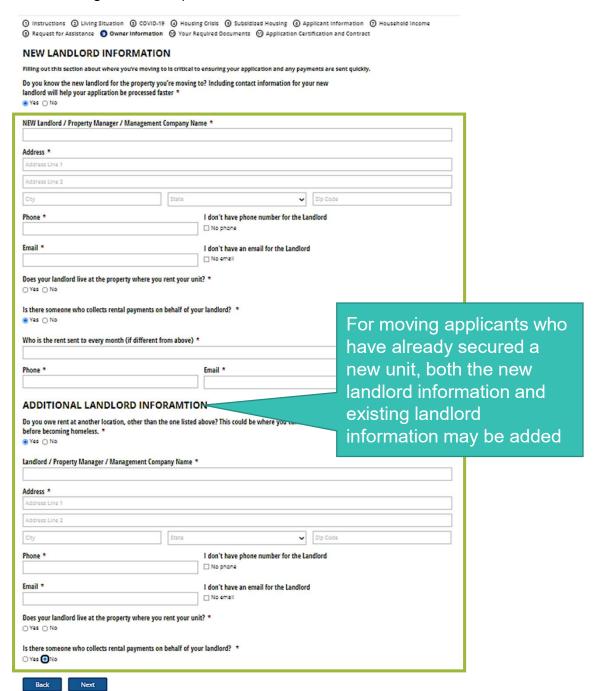
Owner Information

Here, applicants are asked to provide information for the property owner such as their name and address.

Contact information is required, either an email (preferred) or phone number.

If you include an email, a confirmation of your application will be sent to your landlord asking them to upload some additional paperwork, but they will not receive a copy of your application.

The section outlined in green will expand to collect further details.



Required Documents

Applicants must upload required documentation in order for their application to be processed. Some documentation is required in order to submit while other documents may be uploaded after the application has been submitted in the applicant portal.

IMPORTANT REMINDERS

- Tenants applying will be required to submit proof of identity with the application and may submit verification of housing and verification of housing crisis either with the initial submission or after submission via the portal.
- Landlords applying are required to submit a tenant the W-9 either with submission or after the application submission via the portal.
- Applicants can upload PDF, JPEG, JPG, or PNG files.
- Applicants using a smart phone can also select "upload" and take a picture of documents with their phone.
- Applicants who need to provide additional documents upload. Applicants will enter their application ID and zip code.



Application Certification and Consent

The applicant must sign to acknowledge that the application is not a commitment of financial assistance and that they have not received help already paying for the same month of rent/mortgage assistance.

Signing signifies that the applicant has completed the application with truthful information and has the consent of their household members to apply.

Applicants must understand that an electronic signature has the same validity as a handwritten signature.

NOTE: Advocates who have consent to complete the application on behalf of an applicant may sign on their behalf.

1 Instructions (3 Living Situation (3 COVID-19 (4) Housing Crisis (2) Subsidized Housing Applicant information Household Income Household Deductions Request for Assistance

Application Certification and Contract

You have provided certain Personal Information (name, address, income, age, etc) about you and your household on this application. It will be used to determine eligibility and the need for financial assistance for the Residential Assistance for Families in Transition (RAFT). Emergency Rental Assistance Program (ERAP) and Emergency Rental and Mortgage Assistance (ERMA) programs (collectively, "Emergency Housing Payment Assistance"), as well as other programs the Massachusetts Department of Housing and Community Development (DHCD) may administer, and to comply with federal and state reporting and record keeping requirements. The information is also used to manage the housing program, to protect the public financial interest and to verify the accuracy of information submitted. When permitted by law, it may be released to government agencies, local public housing authorities, regional non-profit housing agencies, service providers and divil or criminal investigators and prosecutors. It may also be used for research and program evaluation purposes. Otherwise, the information will be kept confidential and only used by the Regional Agency staff in the course of their duties.

To verify program eligibility, the Regional Agency will provide information about you to others (agencies, including the Executive Office of Labor and Workforce Development, the Department of Unemployment Assistance (for unemployment insurance and other income information), the Department of Revenue, the Department of Transitional Assistance, MassHealth, and other state agencies, organizations, service providers, employers, your landord, your mortgage holder or individuals) and receive information from those entities about you. Further, it may be necessary to discuss or correspond with others regarding this information. By signing below, you are giving permission to DHCD and other entities as described herein to exchange information about you.

You or your authorized representative has a right to inspect and copy any information collected about you. You may object to the collection, maintenance, dissemination, use, accuracy, completeness or type of information the Regional Agency holds about you. If you object, we will investigate your objection and will either correct the problem or make your objection part of the file

Under state privacy laws[1], applicants and program participants may give or withhold their permission to share this Personal Information. However, failure to permit the Regional Agency to share the required information may result in delay, ineligibility for programs, or termination.

Participant obligations

If Participant is found eligible and receives assistance, Participant agrees to:

- Provide the Regional Agency with all requested information from all sources for all household members, as requested
- Remain in contact with the Regional Agency, as needed by the Regional Agency, in order to assist the Regional Agency with tracking and reporting on program performance.
- Not purposely do anything that would jeopardize the Participant's current housing or employment status.
- Not commit fraud or make any false statements in connection with the Emergency Housing Payment Assistance programs.

Other obligations of the Participant:

- The Participant agrees that he/she does not have any financial interest in the rental unit for which program funds are being used.
- The Participant agrees if heishe is approved for the same funding need by a different funder or source, heishe will immediately notify the Regional Agency and use best efforts to ensure that the funds are returned to the Regional Agency or to the other funder.
- . The Participant agrees that all terms, conditions, and provisions of this contract apply to all members of the Participant's household.
- The Participant agrees to continue to make housing payments not covered by Emergency Housing Payment Assistance programs.
 Failure to comply with nert, mortgage, utility, or other payment obligations without a compelling justifiable cause may disquality the Participant from any additional Emergency Housing Payment Assistance.

By signing below, you acknowledge that you understand that this application is not a commitment of monetary assistance

By signing below, you certify under the pains and penalties of perjuny that all of the information provided in this application is true, complete, and accurate to the best of your knowledge. You agree to do your best to provide, upon request, documentation to support any self-certification, if used. You certify that you have not received or been approved for funds from any other source to pay for the same expenses that you have requested above. You understand that any talks statement or misrepresentation may result in the withdrawal or denial of this application or any other action that the Department of Housing and Community Development ("DHCD") and/or the Regional Agency may deem appropriate, including prosecution for fraud.

This authorization is valid for a period of 10 years from the date of signing.

Signing your name in the signature field below, constitutes signing this document electronically. An electronic signature has the same meaning, validity and effect as a handwritten signature.

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Bark	Submit			

Central App Portal & Uploading Additional Documents

Central App Portal

Applicants will have access to a <u>central portal</u>. Applicants will be able to upload additional documentation, see which RAA is processing their application, and ask for assistance.



News & Announcements

Upload Documents

Allows applicants and property owners to upload new or missing documentation necessary as part of the application and eligibility verification

Application Information

Allows applicants to see which agency is processing their application;
Applicants will enter the Application ID and zip code to learn this information

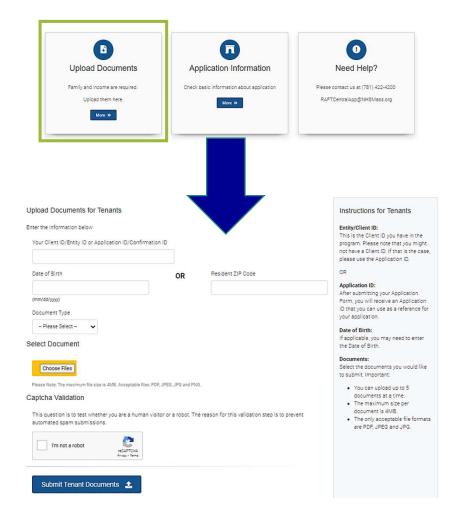
Need Help?

Applicants have access to the contact information to answer questions or receive assistance

Uploading Additional Documents

Applicants and Property Owners will use the portal to upload any additional documentation. The documentation can be a photo or PDF file.

Note: The Application ID is required to upload documents



- **1.Enter the "Application ID" or "Application Number"**. After submitting your application, you were emailed an Application Number (for example, ABC1234). The email came from an address ending in **@em.io**, and may have also come from RAA staff.
- **2.Enter the applicant's date of birth OR the five-digit zip code** where the resident lives. If the resident is moving, enter the new zip code.
- **3.Select the document type** from the drop-down menu.
- 4. Choose files to upload.
- If you are on your smart phone, you can tap "Choose Files", then take a picture of the document(s) to upload with your phone.
- You can upload up to 5 documents at a time.
- The maximum size per document is 4MB.
- Files must be in PDF, JPEG, JPG, or PNG. Word documents, and other file types, cannot be used.